

# SWAN Personnel Committee Meeting Agenda

September 18, 2020 11:00 a.m.

Online Meeting

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1. Call to Order, Roll Call
2. Introduction of Visitors/Public Comment

Public comment is allowed at SWAN meetings

3. Discussion Item – Library Insurance Management and Risk Control Combination (LIMRiCC) 2021 Purchase of Health Insurance Program (PHIP)
4. Discussion Item – Wellness Insurance Network (WIN) 2021 Medical benefits program
5. Discussion Item – Medical insurance benefits through insurance broker HUB International
6. Discussion Item – Recommendations and next steps
7. Adjournment

SWAN Personnel Committee	Library	Office	Term Expires
Jennifer Cottrill	Midlothian Public Library		July 1, 2023
Jane Jenkins	Green Hills Public Library District		July 1, 2022

Medical Benefit	WIN Plan A: BlueCross BlueShield PPO 2021		WIN Plan B: BlueCross BlueShield PPO 2021		LIMRICC Aetna PPO (Low Deductible) 2021		LIMRICC Aetna PPO (High Deductible) 2021		LIMRICC Aetna HMO 2021	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
<b>Medical Monthly Rates</b>										
Employee	\$828	\$414	\$568	\$284	\$806	\$403	\$675	\$338	\$783.00	\$391.50
Employee + Spouse	\$1,841	\$921	\$1,460	\$730	\$1,706	\$853	\$1,423	\$712	\$1,679.00	\$839.50
Employee + Child(ren)	\$1,298	\$649	\$1,132	\$566	\$1,636	\$818	\$1,367	\$684	\$1,580.00	\$790.00
Family	\$2,481	\$1,241	\$1,916	\$958	\$2,531	\$1,266	\$2,113	\$1,057	\$2,445.00	\$1,222.50
<b>Employee Portion</b>										
Employee	\$165.60	\$82.80	\$113.60	\$56.80	\$161.20	\$80.60	\$135.00	\$67.50	\$156.60	\$78.30
Employee + Spouse	\$552.30	\$276.15	\$438.00	\$219.00	\$511.80	\$256.00	\$426.90	\$213.45	\$503.70	\$251.85
Employee + Child(ren)	\$389.40	\$194.70	\$339.60	\$169.80	\$490.80	\$245.40	\$410.10	\$205.05	\$474.00	\$237.00
Family	\$744.30	\$372.15	\$574.80	\$287.40	\$759.30	\$379.65	\$633.90	\$316.95	\$733.50	\$366.75
<b>Medical Insurance Deductible</b>										
Individual	\$1,000	\$2,000	\$1,000	\$2,000	\$750	\$750	\$1,500	\$1,500	\$0	
Family	\$3,000	\$6,000	\$2,000	\$4,000	\$2,250	\$2,250	\$4,500	\$4,500	\$0	
<b>Coinsurance</b>	10%	40%	30%	50%	80%	60%	20%	40%	0%	
<b>Out-of-Pocket Max</b>					Includes deductible		Includes deductible		Max in Copays	
Individual	\$2,500	\$5,000	\$5,250	\$10,500	\$1,750	\$3,750	\$2,500	\$4,500	\$1,500	
Family	\$7,500	\$15,000	\$10,500	\$21,000	\$5,250	\$10,500	\$7,500	\$12,000	\$300	
<b>Physician Services</b>										
Well Adult/Well Child	\$0 copay	40% aft ded	\$0 copay	50% aft ded	\$0 copay	40% aft Ded	\$0 copay	40% aft Ded	\$0 copay	
Virtual Visits	\$0 copay	N/A	\$0 copay	N/A	\$0 copay	N/A	\$0 copay	N/A	N/A	
Physician Office	\$20 copay	40% aft ded	\$20 copay	50% aft ded	\$20 copay	60% aft Ded	\$20 copay	40% aft Ded	\$20 Copay	
Specialist Visit	\$30 copay	40% aft ded	\$50 copay	50% aft ded	\$30 copay	60% aft Ded	\$30 copay	40% aft Ded	\$30 copay	
X-Rays / Lab Diagnostics	10% aft ded	40% aft ded	30% aft ded	50% aft ded	80% aft Ded	60% aft Ded	20% aft Ded	40% aft Ded	\$0 copay	
<b>Inpatient Hospital</b>										
Per Admission	10% aft ded	40% aft ded	10% aft ded	40% aft ded	\$150	\$300	\$150	\$300	\$150 copay	
					\$100 copay, waived if admitted + \$250 penalty if non emergency		\$100 copay, waived if admitted + \$250 penalty if non emergency		\$100 copay	
<b>Emergency Room</b>	\$150 copay	\$150 copay	\$150 copay	\$150 copay					\$100 copay	
<b>Urgent Care</b>	\$100 copay	\$100 copay	\$100 copay	\$100 copay	20% aft Ded	40% aft Ded	20% aft Ded	40% aft Ded	\$100 copay	
<b>Prescription Durgs</b>										
Generic	\$10 copay	Copays + 25%	\$10 copay	Copays + 25%	\$10 copay	\$10 copay + 40%	\$10 copay	\$10 copay + 40%	\$10 copay	
Formulary	\$40 copay	Copays + 25%	\$40 copay	Copays + 25%	\$40 copay	\$40 copay + 40%	\$40 copay	\$40 copay + 40%	\$40 copay	
Non-formulary	\$60 copay	Copays + 25%	\$60 copay	Copays + 25%	\$60 copay	\$60 copay + 40%	\$60 copay	\$60 copay + 40%	\$60 copay	
<b>Mail Order Prescription Drugs</b>										
Generic	\$20 copay	N/A	\$20 copay	N/A	\$20 copay	Not covered	\$20 copay	Not covered	\$20 copay	
Formulary	\$80 copay	N/A	\$80 copay	N/A	\$80 copay	Not covered	\$80 copay	Not covered	\$80 copay	
Non-formulary	\$120 copay	N/A	\$120 copay	N/A	\$120 copay	Not covered	\$120 copay	Not covered	\$120 copay	
<b>Prescription Out-of-Pocket Max</b>										
Individual	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	
Family	\$2,000	N/A	\$2,000	N/A	\$3,000	N/A	\$3,000	N/A	\$3,000	

different from LIMRICC PPO  
same as LIMRICC PPO

Dental Benefit	WIN: BlueCross BlueShield of Illinois 2021		LIMRiCC: Aetna DPPO 2021		LIMRiCC: Aetna DHMO 2021	
Dental Monthly	Monthly: DPPO	Bi-Weekly: DPPO	Monthly: DPPO	Bi-Weekly: DPPO	Monthly: DHMO	Bi-Weekly: DHMO
Employee only	\$47.00	\$23.50	\$34.00	\$17.00	\$22.22	\$11.11
Employee + Spouse	\$94.00	\$47.00	\$68.00	\$34.00	\$41.10	\$20.55
Employee & child(ren)	[Note: need to clarify]	[Note: need to clarify]	\$67.00	\$33.50	\$47.22	\$23.61
Family	\$131.00	\$65.50	\$106.00	\$53.00	\$66.08	\$33.04
<b>Employee Portion (20% or 30%)</b>						
Employee only	\$9.40	\$4.70	\$6.80	\$3.40	\$4.44	\$2.22
Employee + Spouse	\$28.20	\$14.10	\$20.40	\$10.20	\$12.33	\$6.16
Employee & child(ren)			\$20.10	\$10.05	\$14.17	\$7.08
Family	\$39.30	\$19.65	\$31.80	\$15.90	\$19.82	\$9.91
<b>Vision Plan Details</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network (only)</b>	
Individual Deductible	\$50	\$50	\$50	\$50	\$0	
Family Deductible	\$150	\$150	\$150	\$150	\$0	
Preventive Coinsurance	100%	100%	100%	100%	Scheduled fee	
Basic Coinsurance	80%	80%	80%	80%	Scheduled fee	
Major Coinsurance	50%	50%	50%	50%	Scheduled fee	
Annual Plan Maximum	\$1,500	\$1,500	\$1,000	\$1,000	Unlimited	
Orthodontia Coinsurance	50%	50%	50%	50%	Scheduled fee	
Orthodontia Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000	Scheduled fee	

Vision Benefit	WIN: EyeMed		LIMRiCC: VSP	
<b>Vision Monthly</b>	<b>Monthly</b>	<b>Bi-Weekly</b>	<b>Monthly</b>	<b>Bi-Weekly</b>
Employee only	Vision insurance is provided only to those enrolled in the medical plan		\$7.75	\$3.88
Employee & spouse	Vision insurance is provided only to those enrolled in the medical plan		\$12.41	\$6.21
Employee & child(ren)	Vision insurance is provided only to those enrolled in the medical plan		\$12.67	\$6.34
Family	Vision insurance is provided only to those enrolled in the medical plan		\$20.43	\$10.22
<b>SWAN Employee Portion (20% or 30%)</b>				
Employee only (20%)	Vision insurance is provided only to those enrolled in the medical plan		\$1.56	\$0.78
Employee & spouse (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$3.72	\$1.86
Employee & child(ren) (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$3.80	\$1.90
Family (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$6.12	\$3.06
<b>Vision Plan Details</b>				
	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Network	EyeMed Insight Network		VSP Signature B Network	
Eye Exam	\$10 copay	Up to \$40 reimbursement	\$0 or \$20 copay	Up to \$50 reimbursement
Lenses	\$25 copay	Reimbursement varies	\$0 or \$20 copay	Reimbursement varies
Frames	\$130 allowance + 20% off balance	Up to \$91 reimbursement	\$120 allowance + 20% off balance	Up to \$70 reimbursement
Elective contacts	\$130 allowance + 15% off balance	\$105 max allowance	\$120 allowance	\$105 max allowance

# Overview of LIMRiCC, WIN, and HUB Options for SWAN Medical, Dental, & Vision Benefits for SWAN Board Personnel Committee

## LIMRiCC: SWAN's current provider

SWAN provides health, dental, vision, and life insurance benefits to eligible employees as described in the SWAN Employee Handbook. LIMRiCC provides the health, dental, and vision benefits. WIN is used to provide additional life insurance benefits.

For annual premium payments for benefits that allow SWAN to determine employee/employer share of premium payment:

- For single coverage, SWAN (the employer) will pay 80% and the employee will pay 20%
- For spouse, child(ren), family coverage, SWAN (the employer) will pay 70% and the employee will pay 30%.

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**August 26, 2020**

**TO: Participants in the LIMRiCC-PHIP Health Insurance Pool**

**FROM: Jennifer Cisna Mills, LIMRiCC Board Chair**

**RE: Change in Health Insurance Carriers, effective January 1, 2021**

In advance of our Full Membership meeting, scheduled for Tuesday, September 15<sup>th</sup>, I wanted to be the first to inform you that the Board of LIMRiCC voted, 5-0, on August 25<sup>th</sup> to end our relationship with Blue Cross Blue Shield at this time and move to Aetna.

This was not a decision that the LIMRiCC Board took lightly. We know that Blue Cross Blue Shield has been our health insurance carrier for over 20 years. We are aware that selecting a new insurance carrier will bring with it some concerns and questions from both employees and employers. We want you to know that both the staff of LIMRiCC and the staff of Assurance, our insurance broker, are committed to making this change as easy as possible.

Why did we make this change? This decision was driven primarily by cost considerations. Due to several large claims this year, including a claim that has exceeded \$1 million, Blue Cross Blue Shield was not able to be as competitive in cost as other carriers. HMO rates would have increased by 4%, but PPO rates would have increased by 14%. In this difficult financial climate, where rising health costs can be a cost burden for both employees and employers, the Board

felt it best to look at other carriers. We obtained quotes from both Aetna and United Health Care.

Why did we select Aetna? We made the choice to move to Aetna health care for several reasons:

- Competitive rates – Rates for both the HMO and PPO will be a 5% increase, versus the 14% increase for the PPO through Blue Cross Blue Shield.
- **Plans remain the same, with the same coverage amounts.** There will still be an HMO provided, \$750 deductible PPO plan, a \$1500 deductible PPO plan, and an HSA plan.
- Good coverage for existing doctors already utilized by members. 96.78% of doctors currently utilized will also accept Aetna’s insurance. The doctor's website will often display the types of insurance covered or you may search for your doctor here: <https://www.aetna.com/individuals-families/find-a-doctor.html> to check for coverage.
- Due to the way that Aetna’s HMO is structured, libraries will no longer have to act as “large employers” to offer the HMO. The HMO can be offered by all libraries now. Additionally, Aetna HMO does not require a designated Primary Care Physician, nor does it require a referral to see specialized health providers.
- Telemedicine is offered on all plans, including the HMO.
- There is no copay to use CVS mini-clinics, for the treatment of minor conditions.

Is anything else changing? Yes, please see below.

- Life insurance will be moving from Unicare to Hartford Insurance. There will be no change in the amount billed per member, but the employer-provided life insurance will increase from \$20,000 provided to \$30,000 provided.
- Dental coverage will be moving from Delta Dental to Aetna for dental. Premiums will remain the same.
- VSP will continue to be the vision insurance provided, at the same rates.

We know that this will be a transition for employers AND employees. We encourage every library to send a representative to the September 15<sup>th</sup> membership meeting, held via Zoom, to have your questions answered. Representatives from both Aetna and Assurance will be there to answer questions and concerns. All members of the LIMRiCC board will be present as well. We look forward to your attendance and participation at the meeting.

\*\*\*\*\*

Jennifer Cisna Mills, Director  
Shorewood-Troy Public Library  
650 Deerwood Drive  
Shorewood, IL 60404  
815.725.1715

## LIMRiCC Questions & Answers

**If SWAN wanted to leave LIMRiCC PHIP, what are the notice requirements? Is there a date deadline to notify prior to January 1, 2021?**

Jennifer/Jennie Mills reply:

If SWAN were to leave LIMRiCC-PHIP, there is a 120-day notice requirement. I would recommend sending a certified letter to Margie Tannehill at LIMRiCC with the notice. [See note below, this was changed to 90-day.]

If you do select another insurance provider, please talk to your new broker about the amount of money that you will need to set aside for covering claims that will come in during the transition period switching insurance providers; these claim amounts can be significant - my library paid out money when we switched from ILEBP to LIMRiCC.

If you have any further questions, please talk to Margie or LIMRiCC Board Chair of LIMRiCC, Jennie Mills.

**Note: LIMRiCC sent a clarifying email on September 15, 2020**

Margie Tannehill, Library Insurance Management and Risk Control Combination:

The LIMRiCC Board has made an exception for the 2021 Open Enrollment period for Member termination from the program.

LIMRiCC's Intergovernmental Agreement states that *Members shall have the right to cancel participation in the Program by providing 120 days written notice to the Board of Directors, in care of the Executive Director.*

The Board has agreed to make an exception allowing a Member to terminate the program with a 90-day written notice only during the 2021 Open Enrollment period.

On behalf of LIMRiCC, we hope that you choose to remain with our program.

**Can you tell us what is the exit language of the LIMRiCC contract with regard to run-out liabilities? Specifically, is the LIMRiCC plan fully-funded, in that any lagging claims from 2020 would be paid by BCBS under the 2020 LIMRiCC, or are we self-funded, in that the library would be responsible for lagging claims?**

Margie's response:

If I am understanding your question correctly and based on LIMRiCC's IGA, a member would need to pay premiums and any other fees for 3 months after terminating their membership with the pool. BCBS would continue to process all claims with dates of service prior to 12/31/2020 and would be part of the BCBS monthly settlement that LIMRiCC pays.

*Per our Intergovernmental Agreement (IGA) found on our website [www.limrcc.org](http://www.limrcc.org).*

*5. Obligations of Terminated Members. The obligation of LIMRiCC to administer claims incurred under the Plan prior to the effective date of termination or voluntary withdrawal for a terminated Member shall continue for claims that are filed within 90 days after such effective date. Members who have either been terminated or have voluntarily withdrawn are required to make all Member Contributions and supplemental payments during such 90-day period.*

**If our library/SWAN were to give notice that we were withdrawing from the LIMRiCC consortium effective 12/31/2020, are you saying that by the terms of the LIMRiCC IGA, our library would need to continue to pay premiums for all employees enrolled on 12/31/2020 through 3/31/2021? What other fees would be considered "supplemental payments"?**

Margie's response:

In reply to your question, if you were to terminate your relationship with LIMRiCC, under the IGA rules, you would continue to pay 3 months of your premiums after the termination date. **In your example, if you were to terminate 12/31/20, you would continue to receive invoices thru 3/31/21.** As far as any additional fees, we do not foresee any at this time. With that said, this is our first time in a member leaving the pool. We don't expect any charges from BCBS; but if there are due to a member leaving the pool, those charges would be passed on to the member.

## WIN: Wellness Insurance Network

SWAN currently uses WIN for life insurance benefits to employees. WIN provides BCBS health insurance benefits to libraries. WIN is similar to LIMRiCC in that it was a joint insurance pool created by a former library system.

### WIN Benefit Plan Rates

Medical Monthly Rates in both Plan A and Plan B will increase by 3% in 2021. EyeMed will continue to be the Vision provider as benefit with the Medical enrollment. The 1/1/2021 Medical Monthly Rates will be:

Medical Monthly Rates	Plan A	Plan B
Employee	\$828	\$568
Employee + Spouse	\$1,841	\$1,460
Employ + Child(ren)	\$1,298	\$1,132
Family	\$2,481	\$1,916

Dental Monthly Rates will have no increase.

Dental Monthly Rates	
Employee	\$47
Employee + 1	\$94
Family	\$131



Basic Life and AD&D will change to a flat \$50,000 benefit for all eligible employees starting 1/1/2021. (Currently this benefit is 1 x salary up to \$50,000.)

- There is no increase in rate. The monthly basic life and ad & d premium will be \$9.50 for all enrolled employees starting January 1<sup>st</sup>, 2021.
- The Employee Assistance Program will now be offered to all Basic Life enrollees along with those enrolled in either or both of the disability benefits.

WIN's Short-Term and Long-Term Disability rates will have no increase and no change in benefits from 2020 to 2021.

## WIN Question & Answers

**Is it possible for SWAN to switch from LIMRiCC to WIN for health insurance benefits? We are a WIN member already, but I wasn't sure if the health benefits contract WIN has will allows for us to switch/join.**

Scott Remmenga, Assurance Senior Account Manager:

Yes, SWAN could switch to WIN for medical based on current BCBS cooperative rules, but the WIN Board would have to approve even though already a member with the life. Unlike LIMRiCC WIN does not offer an HMO or PPO \$750 plan – the lowest PPO plan has a \$1,000 deductible with a higher out-of-pocket cost.

Here is the link to the current WIN benefit summary for your review:

<https://wellnessinsurancenetwork.org/wp-content/uploads/2020/03/WIN-2020-Benefit-Summary-all-plans-without-rates.pdf>

If SWAN is interested in pursuing please send a letter addressed to Carol Dolin, WIN Board President and copy me in the email as well. The next WIN Board Meeting is October 21<sup>st</sup> so you would need to verify what the notice requirements are with LIMRiCC to see if able to do at this point for January 1<sup>st</sup>. Margie Tannehill would have to confirm as the LIMRiCC administrator. There would also be a risk assessment form to complete.

The next scheduled WIN Board Meeting is on October 21<sup>st</sup> as noted on the WIN website <https://wellnessinsurancenetwork.org/index.php/board-information/> along with other information about WIN.

Any inquiry by a library would require a risk assessment and questionnaire to be completed and reviewed followed by WIN Board discussion to see if acceptable risk to join the WIN pool. The WIN renewal process has already been completed for 1/1/2021 but a library/SWAN may still be able to join WIN effective 1/1/2021 subject to Board approval. Below are rates effective 1/1/2021 for reference but note WIN has different benefit offerings than LIMRiCC and there isn't a medical or dental HMO option.

**One question I have related to the WIN and LIMRiCC comparison is if WIN uses a platform like Employee Navigator?**

Scott Remmenga, Assurance Senior Account Manager:

No, WIN doesn't have an enrollment system. All enrollments/terms would be require employee to complete the WIN enrollment form and then HR would email along with WIN enrollment/term checklist to winadministration@assuranceagency.com for processing. This is what is done now for enrollment in the WIN Basic Life.

**Any option to mail paper forms to a mailing address? SWAN has staff that are very security conscious and sending forms with personal information via email will certainly come up as an issue if SWAN decided to request medical from WIN.**

Scott Remmenga, Assurance Senior Account Manager:

No, forms have to be emailed, but a secure email can be provided.

## HUB International

SWAN uses HUB as its insurance broker for business, crime, and directors & officers liability insurance.

[Those details were not provided in time for the SWAN Board Personnel Committee 9/18/20 meeting packet.]

# Health, Dental, Vision, & Life Insurance Benefits

Overview of SWAN's 2021 Options

# Overview of current 2020 plans

Group insurance organization	LIMRiCC: The Library Insurance Management and Risk Control Combination
Medical	BlueCross BlueShield
Dental	Delta Dental
Vision	VSP
Electable life insurance	Unicare
Life insurance provided by SWAN	WIN: Wellness Insurance Network
Shared cost of medical benefit plans	For single coverage, SWAN (the employer) will pay 80% and the employee will pay 20% For spouse, child(ren), family coverage, SWAN (the employer) will pay 70% and the employee will pay 30%.

# Questions to ask yourself

- 1. How important is BCBS vs. cost to you?**
- 2. Would trying Aetna for 2021 be reasonable and decide around July 2021 if we should request a switch?**

# Option 1: Stick with Current Provider LIMRiCC

- No longer BlueCross BlueShield (BCBS) for medical insurance
- Aetna is now the insurance carrier for medical & dental (announced 8/26/20)
  - 96.78% of doctors currently utilized will also accept Aetna's insurance
  - No rate increases for 2021
  - Life insurance will be moving from Unicare to Hartford Insurance
  - Dental coverage will be moving from Delta Dental to Aetna for dental; premiums will remain the same
  - VSP will continue to be the vision insurance provided, at the same rates
- Why did LIMRiCC change from BCBS to Aetna?
  - BCBS HMO rates would have increased 4%
  - BCBS PPO rates would have increased 14%
  - Long term sustainability for organization: LIMRiCC would not have been able to build its reserves, instead would cut into its reserves if BCBS continued
  - LIMRiCC BCBS total bill \$7,975,461 vs. Aetna \$7,194,584 (~10% difference)

# Can SWAN switch & keep BCBS?

- Yes, but there is little time for research and comparison
- LIMRiCC requires 120-day notice for leaving (9/1/20)
  - Exception made to notify leaving at 90-day (10/1/20)
- LIMRiCC requires SWAN to continue paying 3 months (Jan, Feb, Mar 2021)
- LIMRiCC open enrollment starts 11/11/20

# Option 2: Wellness Insurance Network

- WIN: Wellness Insurance Network
- Library participants (origin North Suburban Library System)
- Two medical PPO options, no HMO option
- Dental plan is BCBS
- Vision plan is only available for employees enrolled in medical; through EyeMed, not VSP
- SWAN already uses WIN for employee life insurance benefit
- WIN board must vote to accept SWAN (not guaranteed)
- Next WIN board meeting is 10/21/20



# Option 3: Medical Insurance thru HUB

- HUB International is SWAN's insurance broker for crime, business, worker's compensation
- SWAN is a small business/organization vs. LIMRiCC/WIN large group participation
- SWAN requested quotes and rates
- Rates not available as of 9/16/20

# Medical rate comparison: LIMRiCC Aetna vs. WIN BCBS

Medical Benefit	WIN Plan A: BlueCross BlueShield PPO 2021		WIN Plan B: BlueCross BlueShield PPO 2021		LIMRiCC Aetna PPO (Low Deductible) 2021		LIMRiCC Aetna PPO (High Deductible) 2021		LIMRiCC Aetna HMO 2021	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
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Employee + Child(ren)	\$389.40	\$194.70	\$339.60	\$169.80	\$490.80	\$245.40	\$410.10	\$205.05	\$474.00	\$237.00
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Medical	WIN Plan A: BlueCross BlueShield PPO 2021		WIN Plan B: BlueCross BlueShield PPO 2021		LIMRiCC Aetna PPO (Low Deductible) 2021		LIMRiCC Aetna PPO (High Deductible) 2021		LIMRiCC Aetna HMO 2021	
Medical Insurance	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-Network Benefits Only	
Deductible										
Individual	\$1,000	\$2,000	\$1,000	\$2,000	\$750	\$750	\$1,500	\$1,500	\$0	
Family	\$3,000	\$6,000	\$2,000	\$4,000	\$2,250	\$2,250	\$4,500	\$4,500	\$0	
Coinsurance	10%	40%	30%	50%	80%	60%	20%	40%	0%	
Out-of-Pocket Max					Includes deductible		Includes deductible		Max in Copays	
Individual	\$2,500	\$5,000	\$5,250	\$10,500	\$1,750	\$3,750	\$2,500	\$4,500	\$1,500	
Family	\$7,500	\$15,000	\$10,500	\$21,000	\$5,250	\$10,500	\$7,500	\$12,000	\$300	
Physician Services										
Well Adult/Well Child	\$0 copay	40% aft ded	\$0 copay	50% aft ded	\$0 copay	40% aft Ded	\$0 copay	40% aft Ded	\$0 copay	
Virtual Visits	\$0 copay	N/A	\$0 copay	N/A	\$0 copay	N/A	\$0 copay		N/A	
Physician Office	\$20 copay	40% aft ded	\$20 copay	50% aft ded	\$20 copay	60% aft Ded	\$20 copay	40% aft Ded	\$20 Copay	
Specialist Visit	\$30 copay	40% aft ded	\$50 copay	50% aft ded	\$30 copay	60% aft Ded	\$30 copay	40% aft Ded	\$30 copay	
X-Rays / Lab Diagnostics	10% aft ded	40% aft ded	30% aft ded	50% aft ded	80% aft Ded	60% aft Ded	20% aft Ded	40% aft Ded	\$0 copay	
Inpatient Hospital										
Per Admission	10% aft ded	40% aft ded	10% aft ded	40% aft ded	\$150	\$300	\$150	\$300	\$150 copay	
Emergency Room	\$150 copay	\$150 copay	\$150 copay	\$150 copay	\$100 copay, waived if admitted + \$250 penalty if non-emergency		\$100 copay, waived if admitted + \$250 penalty if non-emergency		\$100 copay	
Urgent Care	\$100 copay	\$100 copay	\$100 copay	\$100 copay	20% aft Ded	40% aft Ded	20% aft Ded	40% aft Ded	\$100 copay	
Prescription Durgs										
Generic	\$10 copay	Copays + 25%	\$10 copay	Copays + 25%	\$10 copay	\$10 copay + 40%	\$10 copay	\$10 copay + 40%	\$10 copay	
Formulary	\$40 copay	Copays + 25%	\$40 copay	Copays + 25%	\$40 copay	\$40 copay + 40%	\$40 copay	\$40 copay + 40%	\$40 copay	
Non-formulary	\$60 copay	Copays + 25%	\$60 copay	Copays + 25%	\$60 copay	\$60 copay + 40%	\$60 copay	\$60 copay + 40%	\$60 copay	
Mail Order Prescription Drugs										
Generic	\$20 copay	N/A	\$20 copay	N/A	\$20 copay	Not covered	\$20 copay	Not covered	\$20 copay	
Formulary	\$80 copay	N/A	\$80 copay	N/A	\$80 copay	Not covered	\$80 copay	Not covered	\$80 copay	
Non-formulary	\$120 copay	N/A	\$120 copay	N/A	\$120 copay	Not covered	\$120 copay	Not covered	\$120 copay	
Prescription Out-of-Pocket Max										
Individual	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	
Family	\$2,000	N/A	\$2,000	N/A	\$3,000	N/A	\$3,000	N/A	\$3,000	

# Dental rate & plans: LIMRiCC vs. WIN

Dental Benefit	WIN: BlueCross BlueShield of Illinois 2021		LIMRiCC: Aetna DPPO 2021		LIMRiCC: Aetna DHMO 2021	
Dental Monthly	Monthly: DPPO	Bi-Weekly: DPPO	Monthly: DPPO	Bi-Weekly: DPPO	Monthly: DHMO	Bi-Weekly: DHMO
Employee only	\$47.00	\$23.50	\$34.00	\$17.00	\$22.22	\$11.11
Employee + Spouse	\$94.00	\$47.00	\$68.00	\$34.00	\$41.10	\$20.55
Employee & child(ren)	[Note: need to clarify]	[Note: need to clarify]	\$67.00	\$33.50	\$47.22	\$23.61
Family	\$131.00	\$65.50	\$106.00	\$53.00	\$66.08	\$33.04
Employee Portion (20% or 30%)						
Employee only	\$9.40	\$4.70	\$6.80	\$3.40	\$4.44	\$2.22
Employee + Spouse	\$28.20	\$14.10	\$20.40	\$10.20	\$12.33	\$6.16
Employee & child(ren)			\$20.10	\$10.05	\$14.17	\$7.08
Family	\$39.30	\$19.65	\$31.80	\$15.90	\$19.82	\$9.91
Vision Plan Details	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network (only)	
Individual Deductible	\$50	\$50	\$50	\$50	\$0	
Family Deductible	\$150	\$150	\$150	\$150	\$0	
Preventive Coinsurance	100%	100%	100%	100%	Scheduled fee	
Basic Coinsurance	80%	80%	80%	80%	Scheduled fee	
Major Coinsurance	50%	50%	50%	50%	Scheduled fee	
Annual Plan Maximum	\$1,500	\$1,500	\$1,000	\$1,000	Unlimited	
Orthodontia Coinsurance	50%	50%	50%	50%	Scheduled fee	
Orthodontia Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000	Scheduled fee	

# Vision rates & plan: LIMRiCC vs. WIN

Vision Benefit	WIN: EyeMed		LIMRiCC: VSP	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly
<b>Vision Monthly</b>				
Employee only	Vision insurance is provided only to those enrolled in the medical plan		\$7.75	\$3.88
Employee & spouse	Vision insurance is provided only to those enrolled in the medical plan		\$12.41	\$6.21
Employee & child(ren)	Vision insurance is provided only to those enrolled in the medical plan		\$12.67	\$6.34
Family	Vision insurance is provided only to those enrolled in the medical plan		\$20.43	\$10.22
<b>SWAN Employee Portion (20% or 30%)</b>				
Employee only (20%)	Vision insurance is provided only to those enrolled in the medical plan		\$1.56	\$0.78
Employee & spouse (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$3.72	\$1.86
Employee & child(ren) (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$3.80	\$1.90
Family (30%)	Vision insurance is provided only to those enrolled in the medical plan		\$6.12	\$3.06
<b>Vision Plan Details</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Network	EyeMed Insight Network		VSP Signature B Network	
Eye Exam	\$10 copay	Up to \$40 reimbursement	\$0 or \$20 copay	Up to \$50 reimbursement
Lenses	\$25 copay	Reimbursement varies	\$0 or \$20 copay	Reimbursement varies
Frames	\$130 allowance + 20% off balance	Up to \$91 reimbursement	\$120 allowance + 20% off balance	Up to \$70 reimbursement
SWAN Personnel Committee		Exhibit p. 21 of 23		September 18, 2020
Elective contacts	\$130 allowance + 15% off balance	\$105 max allowance	\$120 allowance	\$105 max allowance

# Questions

**Is my doctor in Aetna? Is my dentist in Aetna?**

“96.78% of doctors currently utilized will also accept Aetna’s insurance”

**How important is BCBS vs. cost to you?**

WIN BCBS medical only PPO, no HMO, plus vision is bundled with medical; vision would change to EyeMed; dental would be BCBS

**Would trying Aetna for 2021 be reasonable and decide around July 2021 if we should switch?**

# Next steps

- SWAN Board Personnel Committee meeting 9/18/20
- Aetna “deep dive” meeting 9/28/20 (Aaron & Ginny)
- SWAN staff meeting 10/15/20 update
- SWAN Board meeting 10/16/20
- SWAN staff meeting resched 11/11/20 (from 11/19/20)
- LIMRiCC open enrollment 11/11/20 – 11/25/20
- Aetna ID cards targeted for 1/1/2021